

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court

Western District of Missouri

Case No. 05-71032-abf

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary Margaret Crooks
aka Mary Margaret Sherrill
8215 170th Street
Belton, MO 64012

Social Security No.:

xxx-xx-7397

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/16/06

Arthur B. Federman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0866-4
Case: 05-71032

User: kostrowr
Form ID: bl8

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Total Served: 47

Date Rcvd: Jun 16, 2006

The following entities were served by first class mail on Jun 18, 2006.

db +Mary Margaret Crooks, 8215 170th Street, Belton, MO 64012-5315
aty David R. Nachman, Brown & Nachman, LLC, 2405 Grand Ave., Ste. 300,
Kansas City, MO 64108-2527
aty +Dwayne C. Jefferson, Missouri Dept. of Revenue, PO Box 475, Jefferson City, MO 65105-0475
aty +Jason C. Amerine, Castle Law, 818 Grand Blvd., Ste 700, Kansas City, MO 64106-1913
aty Timothy J. Thompson, Law Offices of Ralph E. Lewis, 7 North Water Street,
Liberty, MO 64068-1747
tr +Maureen Scully, P.O. Box 30233, Kansas City, MO 64112-3233
smg Missouri Department of Revenue, General Counsel's Office, PO Box 475,
Jefferson City, MO 65105-0475
cr +Missouri Department of Revenue, Dwayne C. Jefferson, 301 W. High Street, PO Box 475,
Jefferson City, MO 65105-0475
cr +Ruskin Garden Apartments, PO Box 1535, Liberty, MO 64069-1535
11795570 ++AQUILA INC, PO BOX 11690, KANSAS CITY MO 64138-0190
(address filed with court: Aquila, PO Box 4649, Carol Stream IL 60197-4649)
11700858 +Arrow Financial, 8589 Aero Dr., Suite 600, San Diego CA 92123-1722
11791194 Arrow Financial Services LLC, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
11700860 +CAC Financial, 2601 NW Expressway, Suite 1000 E, Oklahoma City OK 73112-7238
11700862 +Cass Medical Center, 1800 E. Mechanic, Harrisonville MO 64701-2017
11795571 +Comcast, 4700 Little Blue Pkwy., Independence MO 64057-8304
11700864 Cross Country Bank, PO Box 10004, Huntington WV 25770-0004
11700865 +Dept Recovery, PO Box 9001, Westbury NY 11590-9001
11700866 Direct Loans, PO Box 530260, Atlanta GA 30353-0260
11763796 Jefferson Capital Systems, LLC, POB 23051, Columbus, GA 31902-3051
11700868 +Kansas Counselors, PO Box 14765, Shawnee Mission KS 66285-4765
11700869 +Midland Credit Management, 5775 Roscoe Court, San Diego CA 92123-1399
11773465 +Midwest United Federal Credit Union, c/o Centrix Financial, LLC, 6782 South Potomac St.,
Centennial, CO 80112-3915
11791530 +Missouri Department of Revenue, P O Box 475, Jefferson City, MO 65105-0475
11761985 +Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541-1067
11700870 +Private Investors, 3003 E Chestnut Expressway, Suite 100, Springfield MO 65802-2564
11795572 +Raymore Water Department, 100 N Municipal, Raymore MO 64083-9217
11700871 Research Hospital, 2316 Myer Blvd, Kansas City MO 64132-0000
11795573 +Ruskin Place Apartments, 11418 Blue Ridge Blvd., Kansas City MO 64134-3222
11700872 Southfork, 1301 N. Scott Ave., Belton MO 64012-4515
11700873 +Southwestern Bell, 841 E. Hunting Path Ave, Philadelphia PA 19124-4824
11700875 +St. Joseph Medical Center, 1000 Carondelet Drive, Kansas City MO 64114-4865
11795574 +Sun Loan Co., 1805 E. North Ave, Belton MO 64012-2128
11700876 +T-Mobile, Financial Service DeptBankruptcy, P.O. Box 37380, Albuquerque NM 87176-7380
11775219 +T-Mobile, Bankruptcy, PO Box 53410, Bellevue, WA 98015-3410
11795575 Time Warner Cable, 12900 S 71 HWY, Grandview MO 64030-0000
11700877 +Truman Hospital, 2301 Holmes, Kansas City MO 64108-2640
11820569 +U.S. Department of Education, P.O. Box 13328, Richmond, VA 23225-0328, 23225
11700878 +UMB Bank, 906 Grand Blvd, Kansas City MO 64106-2007
11795576 +World Finance, 12024 Blue Ridge, Grandview MO 64030-1154

The following entities were served by electronic transmission on Jun 16, 2006 and receipt of the transmission was confirmed on:

tr +EDI: QMSCULLY.COM Jun 16 2006 17:07:00 Maureen Scully, P.O. Box 30233,
Kansas City, MO 64112-3233
11700859 EDI: CHASE.COM Jun 16 2006 17:07:00 Bank One, PO Box 94015, Palatine IL 60094-4015
11764548 +EDI: CAPITALONE.COM Jun 16 2006 17:07:00 CAPITAL ONE BANK, C/O TSYS DEBT MGMT, PO BOX 5155,
NORCROSS, GA 30091-5155
11700861 +EDI: CAPITALONE.COM Jun 16 2006 17:07:00 Capital One, PO Box 26030, Richmond VA 23260-6030
11700863 Fax: 866-393-1342 Jun 16 2006 21:26:56 Centrix, PO Box 17669, Denver CO 80217-0669
11700867 +EDI: IRS.COM Jun 16 2006 17:07:00 IRS, P.O. box 970011, Saint Louis MO 63197-0011
11758473 +EDI: IRS.COM Jun 16 2006 17:07:00 Internal Revenue Service, SB/SE, Insolvency,
Terr 9, Grp 2, PO BOX 66778, Stop 5334 STL, St. Louis, MO 63166-6778
11766314 +EDI: CHASE.COM Jun 16 2006 17:07:00 JP Morgan Chase/Bank One, N.A., NPS,
370 S. Cleveland Ave. #2047, Westerville, OH 43081-8917
11700874 EDI: NEXTEL.COM Jun 16 2006 17:07:00 Sprint, P.O. Box 219554, Kansas City MO 64121-9554
TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Midwest United Credit Union

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0866-4
Case: 05-71032

User: kostrowr
Form ID: b18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2006

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.